

April 9, 2006

I would like to express my concerns about the opening of Bank of Wal Mart. Wal Mart itself has already taken it's toll on local small business. I feel this is one bigger step in that direction. For instance I understand that Wal Mart is trying to pass by some of the strict regulations other banks have to enforce and obey. And would once again force the local banks to compete in an unfair situation. Also diminishing the opportunities for businesses to apply for loans. In which Wal Mart would be direct competition. It seems to me that it would be too much financial and commercial power held in one hand. And we have all seen what kind of problems that can cause.

I am strongly against the opening of Bank of Wal Mart. I hope to take these concerns into consideration. Thank you for your time.

Sincerely,
C. Shadowens